

Information to identify the case:

Debtor 1	<u>Robert T. Latimer</u>	Social Security number or ITIN	xxx-xx-0931
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-10891-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert T. Latimer

1/15/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Robert T. Latimer
DebtorCase No. 14-10891-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: bsil
Form ID: 3180WPage 1 of 2
Total Noticed: 22

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db +Robert T. Latimer, 8616 Perry Highway, Erie, PA 16509-5521
 sp +W. Atchley Holmes, Vendetti and Vendetti, 3820 Liberty Street, Erie, PA 16509-1473
 13905434 +Erie Medical Center, 135 East 38th Street, Erie, PA 16504-1559
 13945924 +M & T Mortgage Corporation, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13905436 +MBNA, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502-4952
 13905438 +Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337
 13905439 +Paulita Q. Latimer, 1034 Vermont Avenue, Glassport, PA 15045-1737

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 16 2020 04:26:00 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13905433 EDI: DISCOVER.COM Jan 16 2020 08:33:00 Discover Financial Services LLC, P O Box 15316,
 Wilmington, DE 19850
 13905432 +E-mail/Text: electronicbkydocs@nelnet.net Jan 16 2020 04:26:42
 Department Of Education / Nelnet, 3015 Parker Road, Aurora, CO 80014-2904
 13909503 EDI: DISCOVER.COM Jan 16 2020 08:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13905435 E-mail/Text: camanagement@mtb.com Jan 16 2020 04:25:15 M & T Bank, Attn: Bankruptcy,
 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
 13905437 +E-mail/Text: Bankruptcy@natfuel.com Jan 16 2020 04:26:32 National Fuel, 1100 State Street,
 Erie, PA 16501-1912
 13905440 EDI: PRA.COM Jan 16 2020 08:33:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541
 13958342 EDI: PRA.COM Jan 16 2020 08:33:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13966487 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 16 2020 04:20:06
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 13905441 +EDI: SEARS.COM Jan 16 2020 08:33:00 Sears / Cbna, Po Box 6282,
 Sioux Falls, SD 57117-6282
 13912608 +E-mail/Text: electronicbkydocs@nelnet.net Jan 16 2020 04:26:42 U.S. Department of Education,
 C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
 13905442 +E-mail/Text: rmcbknotices@wm.com Jan 16 2020 04:27:33 Waste Manangement,
 625 Cherrington Parkway, Coraopolis, PA 15108-4321
 13905443 +EDI: WFFC.COM Jan 16 2020 08:33:00 Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
 13921426 +EDI: WFFC.COM Jan 16 2020 08:33:00 Wells Fargo Bank N A,
 Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422
 13905444 +E-mail/Text: collections@widgetfinancial.com Jan 16 2020 04:26:32 Widget Financial,
 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-1

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 22

Date Rcvd: Jan 15, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com
Daniel P. Foster on behalf of Spec. Counsel W. Atchley Holmes dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Robert T. Latimer dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6